

EXHIBIT R



900 BEDFORD STREET
STAMFORD, CT 06901

Contact Info:

Contact phone number:
1-888-PATRIOT
Web address:
www.BankPatriot.com

Joint Account

Statement

Pg 2 of 8

Account Number:

6761

Statement Date: Oct 01, 2023 thru Oct 31, 2023

Summary - All Accounts

Product	Account #	Ending Balance
Patriot Checking	6761	\$12,757.34

DAVOUD GHATANFARD
ROSEY KALAYJIAN
1133 WARBURTON AVENUE #505N
YONKERS NY 10701

Patriot Checking - 530216761

Date	Transaction Description	Withdrawal	Deposit	Balance
BEGINNING BALANCE				
Oct 02	External Withdrawal BK OF AMER MC - ONLINE PMT	1,651.07		\$16,129.15
Oct 10	External Withdrawal AMEX EPAYMENT ER AM - ACH PMT	959.08		14,478.08
Oct 12	Check 343	500.00		13,519.00
Oct 16	External Withdrawal BK OF AMER MC - ONLINE PMT	1,000.00		13,019.00
Oct 18	External Deposit SSA TREAS 310 - XXSOC SEC		3,160.60	12,019.00
Oct 19	External Withdrawal BK OF AMER MC - ONLINE PMT	522.26		11,497.34
Oct 23	External Withdrawal AMEX EPAYMENT ER AM - ACH PMT	1,700.00		12,957.34
Oct 27	Check 344	200.00		12,757.34
ENDING BALANCE				
				\$12,757.34

Overdraft/Returned Item Fees

Fee Type	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
343	Oct 12	500.00	344	Oct 27	200.00			

Number of Checks: 2 * Indicates a skip in sequence e Indicates an electronic check

Switch to eStatements!

Save time. Save Trees. Switch to eStatements. A few reasons to switch:

1. View eStatements whenever you like, from wherever you are.
2. Receive your eStatements on the 1st business day of each month. Much sooner than a mailed paper statement!
3. Switching to eStatements helps us reduce the amount of paper we use.
4. Eliminates the need to file and securely store paper statements at home.
5. Signing up for eStatements is free and simple to do! Just login to Online Banking and get started today!

Social Media

Stay connected with us via our social media pages on Facebook, Instagram, and LinkedIn. It's a great way to interact with us and to keep up with the latest happenings at Patriot Bank.

Our Customer Support Team is available, Monday through Friday from 7:00 a.m. to 7:00 p.m. and Saturday from 8:00 a.m. to 1:00 p.m., by dialing 1-888-Patriot (728.7468).



To expedite your change of address please mail this portion of this statement to:
Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, CT 06901.

Name			
Telephone No. ()		
Address			
City	State	Zip Code	
Email			
Date			
AUTHORIZED SIGNATURE			

Account Number:

Statement Date:

Oct 01, 2023 thru Oct 31, 2023

761

**PATRIOT BANK, N.A.
DEPOSIT OPERATIONS
900 BEDFORD STREET
STAMFORD CT 06901**

CHECKBOOK RECONCILIATION / BALANCING YOUR CHECKBOOK

Before you Start ... Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, interest credits, credit advances, transfers, payments, service changes, etc.)

Then ... Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

CHECKS OUTSTANDING				DEPOSITS NOT ON STATEMENT	ENTER	
NUMBER	AMOUNT	NUMBER	AMOUNT		Ending balance from front of statement	\$ _____ (1)
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING		TOTAL DEPOSITS		

To determine whether a preauthorized transfer (such as a social security deposit) has been made to your account, you can call us at 1.888.PATRIOT (728.7468).

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at 1.888.PATRIOT (728.7468) or write us at Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IF YOUR ACCOUNT DOES NOT BALANCE,
check the items below:

1. Are the amounts of all deposits you have entered in your checkbook the same as those shown on this statement?
2. Are there any checks shown on this statement that are not listed in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. If this is an interest bearing account, have you added this month's interest in your checkbook?

(4) BILLING RIGHTS SUMMARY. In Case of Errors or Questions about your Monthly Statement ("bill").

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Patriot Bank, N.A., Attn.: Loan Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

PATRIOT BANK, N.A.

HOME EQUITY LINE / LINE OF CREDIT / OVERDRAFT PROTECTION

(1) FINANCE CHARGE. A Finance Charge will be assessed on the Average Daily Balance of your Account for every day of your Billing Cycle. A Finance Charge begins to accrue whenever an Advance is posted to your Account, regardless of when and how much you pay after being billed. To get the Average Daily Balance, Lender takes the beginning balance of your Account for every day of the Billing Cycle, adds all new Advances, subtracts all payments and credits, all unpaid late charges, all unpaid Finance Charges, and all other charges. This gives Lender the daily balance. Lender then adds up all the daily balances and divides the total by the number of days in the Billing Cycle. The result is the Average Daily Balance for the Billing Cycle. Lender figures the Finance Charge on your Account by multiplying the applicable Daily Periodic Rate by the Average Daily Balance of your Account and multiplying the result by the number of days in the Billing Cycle. The result is the amount of Finance Charge for the Billing Cycle.

(2) RATES. The periodic rate and annual percentage rate which we used to compute the finance charge are the rates set forth in the computer type on the front of this statement.

(3) VARIABLE RATE ACCOUNTS. The daily periodic rate may vary from billing cycle to billing cycle.



Joint Account

Statement

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6761

6761

Statement Date:

Oct 01, 2023 thru Oct 31, 2023

6761

6761

Statement Date:

Oct 01, 2023 thru Oct 31, 2023

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
10/01/2023	16,129.15	3,160.60	0.00	6,532.41	0.00	12,757.34

Account Number:

6761

Statement Date: Oct 01, 2023 thru Oct 31, 2023

DAVID GHATANFARD 06-11	SI-128/211	343
ROSEY KALAYJIAN		
911 CANTERBURY RD.		
HARRISON, NY 10528		
DATE 9/10/2023 		
PAY TO THE ORDER OF <i>Mr & Mrs. John Castellani</i> \$ 500.00/00		
FIVE HUNDRED 00/00 DOLLARS 		
PatriotBank BankPatriot.com		
MEMO <i>Consept</i>		
CK# 0211129350  343		

CK #343 D 10/12/2023 \$500.00

DAVID GHATANFARD 06-11	SI-128/211	344
ROSEY KALAYJIAN		
911 CANTERBURY RD.		
HARRISON, NY 10528		
DATE 10/9/2023 		
PAY TO <i>Southampton Volunteer Ambulance</i> \$ 200.00/00		
Two hundred 00/00 DOLLARS 		
PatriotBank BankPatriot.com		
MEMO <i>Donation</i>		
CK# 0211129350  344		

CK #344 PD 10/27/2023 \$200.00



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Joint Account

Statement

Pg 6 of 8

6761

Statement Date: Nov 01, 2023 thru Nov 30, 2023

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ROSEY KALAYJIAN
1133 WARBURTON AVENUE #505N
YONKERS NY 10701

Summary - All Accounts

Product	Account #	Ending Balance
Patriot Checking	6761	\$13,641.85

Patriot Checking - 530216761

Date	Transaction Description	Withdrawal	Deposit	Balance
BEGINNING BALANCE				
Nov 03	Check 345	200.00		\$12,757.34
Nov 06	External Withdrawal AMEX EPAYMENT ER AM - ACH PMT	1,500.00		12,557.34
Nov 15	External Deposit SSA TREAS 310 - XXSOC SEC		3,160.60	11,057.34
Nov 27	External Withdrawal SUFFOLK COUNTY W MONEYLINE EXPRESS - BILL PAYMT	576.09		14,217.94
ENDING BALANCE				
				\$13,641.85

Overdraft/Returned Item Fees

Fee Type	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
345	Nov 03	200.00						

Number of Checks: 1 * Indicates a skip in sequence e Indicates an electronic check

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
11/01/2023	12,757.34	3,160.60	0.00	2,276.09	0.00	13,641.85

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Name			
Telephone No. ()		
Address			
City	State	Zip Code	
Email			
Date			
AUTHORIZED SIGNATURE			

Account Number:

Statement Date: Nov 01, 2023 thru Nov 30, 2023

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DEPOSIT OPERATIONS
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Joint Account

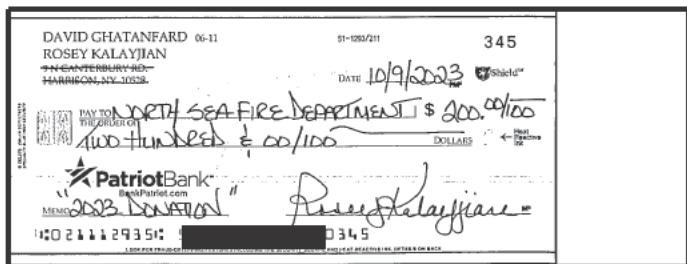
Statement

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Account Number:

761

Statement Date: Nov 01, 2023 thru Nov 30, 2023



CK #345 PD 11/03/2023 \$200.00